GOVERNMENT OF INDIA
ELECTRONICS AND INFORMATION TECHNOLOGY
LOK SABHA

UNSTARRED QUESTION NO:3234
ANSWERED ON:22.03.2017
Digi-Dhan Abhiyan
Biju Shri Parayamparanbil Kuttappan

Will the Minister of ELECTRONICS AND INFORMATION TECHNOLOGY be pleased to state:

Will the Minister of ELECTRONICS AND INFORMATION TECHNOLOGY be pleased to state:

(a) whether Government has introduced Digi-Dhan Abhiyan programme recently with a view to increasing the digital literacy among the public, if so, the details thereof; and

(b) whether the programme has received the expected momentum and if so, the details thereof?

Answer

(a) and (b): Government of India has taken up several initiatives under Digi Dhan Abhiyan which include the following:

i. Digital Finance for Rural India: Creating Awareness and Access through Common Services Centre (CSCs): Government approved a sub component named 'Digital Finance for Rural India: Creating Awareness and Access through CSCs' under the Digital Saksharta Abhiyan (DISHA) in November 2016 for conducting awareness sessions on digital finance options available for rural citizens, small shopkeepers/traders/hawkers etc as well as enabling various mechanisms of digital financial services such as Unstructured Supplementary Service Data(USSD), Unified Payment Interface (UPI), Cards/Point of Sales(PoS), Aadhaar Enabled Payment System(AEPS) and eWallet etc. So far, more than 2.01 crore beneficiaries and 10.77 lakh Merchants have been trained/enabled under this programme. Further, sensitization drives have been carried out at 650 Districts and 5,735 Blocks throughout the country.

ii. A 24-hour TV channel named 'DigiShala' and a website called www.cashlessindia.gov.in dedicated for facilitating awareness to citizens on cashless payment options and their use, have been launched on 9th December, 2016.

iii. DigiDhan Melas:
â€¢ The DigiDhan Mela brings together various stakeholders of digital payment systems such as banks, e-wallet operators, telecom providers and institutions like Unique Identification Authority of India (UIDAI), Common Services Centres(CSCs) and National Payments Corporation of India (NPCI) to promote digital payments. The objective is to enable citizens and merchants to undertake real time digital transactions through the DigiDhan Bazaar and encourage them to use digital platforms for day to day transactions.
â€¢ A Two day awareness camp "DigiDhan Mela" was organised on 17th-18th December, 2016 at Major Dhyanchand National Stadium, Delhi, to mark the start of the urban campaign to promote digital payments. It primarily aimed at targeting the urban populace, supplementing the Rural Digital Financial Literacy Campaign led through Common Services Centres.

â€¢ Lucky Grahak Yojana/ Digi-Dhan Vyapar Yojana: The Government has launched the Lucky Grahak Yojana for consumers and Digi-Dhan Vyapar Yojana for merchants on 25th December, 2016 at the DigiDhan Mela organized at Vigyan Bhawan, Delhi. These schemes provide daily and weekly awards to citizens and merchants for undertaking digital transactions made through Rupay cards, AEPS, UPI Apps and USSD. The objective is to incentivise citizens and merchants to adopt digital payment platforms. NPCI is the designated implementing agency for the schemes. So far, 11.33 Lakh consumers and 70,000 merchants have been declared as winners under these schemes.
â€¢ The DigiDhan Melas are being organised in 100 cities till 14th April, 2017, which will be concluded with a mega draw. The overall coordination of the event is being done by the State Advisors of NITI Aayog and NPCI in collaboration with MeitY. MeitY has launched a website www.digidhan.mygov.in which provides the latest updates on demonetisation and the consumer and merchants can check the rewards under the LuckyGrahak and Digidhan Vypar Yojana. 75 DigiDhan Melas have been conducted in various cities of the country as on 16th March 2017.

(iv) BHIM - Bharat Interface for Money: Government has launched a new digital payment App named 'BHIM-Bharat Interface for Money' at the DigiDhan Mela on 30th December, 2016 at the Talkatora Stadium, Delhi. BHIM App has been developed by NPCI. This is a unified App for UPI through which the users can make simple, easy and quick payment transactions using Unified Payments Interface (UPI). User can easily make direct bank to bank payments instantly and collect money using Mobile number; Aadhaar Numbar; Payment address (VPA-Virtual Private Address). BHIM could also be accessed through *99# for feature phones users. So far, total transaction count in BHIM App is 49,80,058 and amount transacted through BHIM is Rs 1406.89 Crore.

(v) Digital Payments Security Division in MeitY: A separate Digital Payments Security Division has been set up in MeitY for handling cyber security incidents in digital payments. 21 advisories have been published by CERT-In since 27th November, 2016 for security safeguards covering POS, Micro ATMs, Electronic Wallets, online banking, smart phones, unified payment interface, wireless access points / routers, mobile banking and cloud. Cyber Crisis Management Workshop and exercises have been carried out for banks,

NPCI and Institute for Development & Research in Banking Technology (IDRBT). A workshop on 'Digital Payments Security in India' was conducted on 26th December, 2016 for Pre Payment Instruments (PPIs), Banks, Internet Service Providers (ISPs), Reserve Bank of India (RBI) along with the participation of banking technology providers and consultants.

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